## **Frequently Asked Questions**

- 1. How do I apply for a resident insurance license? Licensing requirements are found in the <a href="Insurance Licensing Candidate Handbook">Insurance Licensing Candidate Handbook</a>. Visit <a href="www.scc.virginia.gov/boi/pro/ag\_lic.aspx">www.scc.virginia.gov/boi/pro/ag\_lic.aspx</a> to apply. License applications are processed in date received order. Allow a minimum of 15 business days for processing before contacting the Bureau concerning the status of an application.
- 2. How do I obtain a Virginia Criminal History Record Report? Visit <a href="https://www.vsp.state.va.us/">www.vsp.state.va.us/</a> to download Form SP-167 or contact the Virginia State Police at (804) 674-2000. When you receive the report, fax it to the Bureau at (804) 371-9290.
- 3. How do I obtain a copy of my license? Visit <a href="www.sircon.com/virginia">www.sircon.com/virginia</a> to print your license online. A nonrefundable fee will apply. The Bureau does not print and mail licenses.
- **4. How do I verify my license has been issued?** Visit <a href="https://www.scc.virginia.gov/boi/ConsumerInquiry/ProducerSearch.aspx">www.scc.virginia.gov/boi/ConsumerInquiry/ProducerSearch.aspx</a> to confirm the status of your license. There is a one day delay from the licensure date and the day the information is available on the Bureau's website.
- How do I verify my Virginia license number? Visit <u>www.scc.virginia.gov/boi/ConsumerInquiry/ProducerSearch.aspx</u> to verify your license number.
- 6. What are the requirements for licensing an insurance agency? Visit <a href="https://www.scc.virginia.gov/boi/pro/lic\_proc.aspx">www.scc.virginia.gov/boi/pro/lic\_proc.aspx</a> for agency licensing requirements found in the guide "Licensing Requirements for Corporations, Limited Liability Companies and Partnerships." Virginia does not license sole proprietorships. A certificate of authority must be obtained within 90 days of licensure
- 7. How do I view and/or update agency associations? Visit <a href="https://www.sircon.com/virginia">www.sircon.com/virginia</a> for Association Maintenance Services.
- **8.** How do I change my address? Visit <a href="www.scc.virginia.gov/boi/online.aspx">www.scc.virginia.gov/boi/online.aspx</a> to change your address. Sircon must be used to make a change in the business entity's (agency) address.
- 9. How do I change my name? Visit www.scc.virginia.gov/boi/pro/formapp.aspx to download and properly complete the Service Request Form. A copy of the marriage certificate, divorce decree, or court order is required. Include your Virginia License Number or National Producer Number (NPN) with your request. The producer must sign all name change requests. A duplicate license will be mailed after the name change is processed.

- 10. What are the requirements for a Title insurance license? You must complete a 16- hour pre-licensing study course and pass the Title examination within one year from the date the study course was completed. After you pass the examination, visit <a href="www.scc.virginia.gov/boi/online.aspx">www.scc.virginia.gov/boi/online.aspx</a> to apply for your license. Licensing requirements are found in the <a href="Insurance Licensing Candidate Handbook">Insurance Licensing Candidate Handbook</a>. Florida and Pennsylvania statutes require nonresident applicants to pass their Title exam for licensure. As such, the Virginia Bureau of Insurance requires Florida and Pennsylvania Title applicants to pass the Virginia Title exam for licensure in Virginia. Virginia statutes do not require nonresident applicants to take Virginia's pre-licensing study course prior to taking the Title exam.
- 11.I am moving to Virginia from another state. What are the requirements to apply for a Virginia resident license? If you were not licensed in your former state of residence, you must meet all pre-licensing requirements found in the <a href="Insurance Licensing Candidate Handbook">Insurance Licensing Candidate Handbook</a>. If you have resided in Virginia for less than six months, you must submit a current, no more than 90 days old, criminal history record report from your previous state of residence. If you have resided in Virginia for more than six months, you must submit a current criminal history record report from the Virginia State Police. If you were licensed in your former state of residence within the last 90 days, review the <a href="Insurance Licensing Candidate Handbook">Insurance Licensing Candidate Handbook</a> for requirements of individuals moving to Virginia.

## 12.I am moving from Virginia to another state. What do I need from the Bureau?

A clearance letter, which when processed terminates all active licenses and appointments in Virginia, is required when moving to another state. Visit <a href="https://www.scc.virginia.gov/boi/pro/formapp.aspx">www.scc.virginia.gov/boi/pro/formapp.aspx</a> to download and complete the Service Request Form. Fax it to (804) 371-9290. After obtaining a license in your new home state, visit <a href="https://www.scc.virginia.gov/boi/online.aspx">www.scc.virginia.gov/boi/online.aspx</a> to apply for your Virginia nonresident license, <a href="https://www.scc.virginia.gov/boi/online.aspx">Pursuant to Virginia Code § 38.2-1869 H of the Code of Virginia, if a resident agent moves his residence to another state between July of every even-numbered year and September 1 of the following odd-numbered year and has not provided proof of CE compliance for the biennium prior to his license termination, such agent shall not be permitted to apply for a new license of the same type until he has either satisfied the 90-day termination period or paid a \$1,000 administrative penalty. <a href="http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-1869">http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-1869</a> <a href="https://www.scc.virginia.gov/boi/online.aspx">www.scc.virginia.gov/boi/online.aspx</a> to apply for your Virginia nonresident license, Pursuant to Virginia Code § 38.2-1869 H of the Code of Virginia, if a resident agent moves his residence to another state between July of every even-numbered year and September 1 of the following odd-numbered year and has not provided proof of CE compliance for the biennium prior to his license termination, such agent shall not be permitted to apply for a new license of the same type until he has either satisfied the 90-day termination period or paid a \$1,000 administrative penalty. <a href="https://www.scc.virginia.gov/boi/online.aspx">https://www.scc.virginia.gov/boi/online.aspx</a> to apply for your Virginia.

- 13. How do I find my Continuing Education credits and compliance status?

  Visit www.virginiainsurancece.com 

  to review your CE Transcript.
- **14. How do I obtain a permanent exemption from continuing education?** You must be 65 years or older and have been licensed for 20 continuous and uninterrupted years. You may email your request for proof of licensing to <a href="mailto:bureauofinsurance@scc.virginia.gov">bureauofinsurance@scc.virginia.gov</a> or fax it to (804) 371-9290. Visit <a href="https://www.virginiainsurancece.com">www.virginiainsurancece.com</a> for resident and nonresident CE requirements.

Email <u>virginiainsurancece@pearson.com</u> to submit CE questions to the Virginia Insurance Continuing Education Board's administrator, Pearson VUE.

- 15. What rules govern the Long-Term Care Insurance Partnership Program?

  Visit <a href="www.scc.virginia.gov/boi/pro/index.aspx">www.scc.virginia.gov/boi/pro/index.aspx</a> to review these rules. Nonresident agents who comply with their home state requirement need only take a two-hour Virginia specific course to meet the requirement in Virginia. Resident agents who fail to complete the ongoing four hours of training within 24 months must again complete the initial 8 hours of training.
- **16. What are the Federal training requirements for Flood Insurance?** Visit <a href="https://www.scc.virginia.gov/boi/pro/index.aspx">www.scc.virginia.gov/boi/pro/index.aspx</a> to review these requirements.
- **17.I applied for the wrong license type on my application, how do I correct this?** A new application must be submitted for the correct license type and you will be required to pay the appropriate application processing fees. Application processing fees are non-refundable and non-transferrable.
- **18. Will I receive an acknowledgement of appointment from the Bureau?** The Bureau does not provide a notice of the producer appointment by an insurer. Visit <a href="www.scc.virginia.gov/boi/ConsumerInquiry/ProducerSearch.aspx">www.scc.virginia.gov/boi/ConsumerInquiry/ProducerSearch.aspx</a>, Producer Lookup, to verify appointments.
- 19. Are referral fees payable to an unlicensed individual? Section 38.2-1821 1 B 8 of the Code of Virginia specifically allows for the payment of referral fees to an unlicensed individual provided certain requirements are met. Producers wanting to pay referral fees to unlicensed individuals must carefully comply with these provisions to avoid any violation of the Code of Virginia. It is the Bureau's position that a "one time nominal fee" cannot exceed \$25 per referral. http://leq1.state.va.us/cgi-bin/leqp504.exe?000+cod+38.2-1821.1 ...
- **20. What is considered rebating?** Rebating is defined under Section 38.2-509 of the Code of Virginia. <a href="http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-509">http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-509</a> . Visit <a href="www.scc.virginia.gov/boi/pro/enf.aspx">www.scc.virginia.gov/boi/pro/enf.aspx</a> "Common Problems Found During Agent Investigations" for pertinent rebate information.
- 21. How do I notify the Bureau of a Trade (Assumed or Fictitious) Name?

  Visit <a href="www.scc.virginia.gov/boi/pro/formapp.aspx">www.scc.virginia.gov/boi/pro/formapp.aspx</a> to download and properly complete the Service Request Form. Fax the form to 804-371-9290 or email to <a href="mailto-bureauofinsurance@scc.virginia.gov">bureauofinsurance@scc.virginia.gov</a>. Visit <a href="www.scc.virginia.gov/clk/befaq/fict.aspx#a2">www.scc.virginia.gov/clk/befaq/fict.aspx#a2</a> for additional filing requirements of using a fictitious name in Virginia.

Will a criminal conviction prevent me from being licensed? A criminal conviction does not always result in license denial. The Bureau reviews these applications on a case by case basis.

- **22. How do I obtain a Letter of Certification?** Visit <a href="www.sircon.com/virginia">www.sircon.com/virginia</a> to print a Letter of Certification.
- 23. How do I terminate my Virginia insurance license? Notify the Bureau in writing that you wish to have your license terminated. Include your Name and Virginia License Number or National Producer Number (NPN) or Tax Id Number with the request. The producer must sign the request. An officer from the agency must sign the request for agency terminations. Please allow 5-10 business days for us to process your request. Pursuant to Virginia Code § 38.2-1869 G of the Code of Virginia, if a resident or nonresident agent voluntarily surrenders his license without prejudice during a biennium and has not provided proof of CE compliance for the biennium prior to his license termination, such agent shall not be permitted to apply for a new license of the same type until he has either satisfied the 90-day termination period or paid a \$1,000 administrative penalty.

  http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+38.2-1869

Links marked with this symbol are external to the SCC website.